

Exhibit W

Subject: Statement Available

From: Nissan Motor Acceptance Corporation <donotreplycss@nissanfinance.com>

Date: 07/23/2019, 12:06 AM

To: "amritz12@outlook.com" <amritz12@outlook.com>



Nissan Motor Acceptance Corporation

YOUR ACCOUNT ENDING: 889347(AMRSENTRA)

[LOGIN TO YOUR ACCOUNT](#)

Statement Available

Dear Andrew Ritz,

Your latest statement is available for viewing online at nissanfinance.com. You can also download and print a copy of your detailed statement for your records.

Total Amount Due*: \$181.51

Payment Due Date: 08/09/2019

*The Total Amount Due may include your current payment due, past due payments, miscellaneous fees and/or late fees. Log on to www.nissanfinance.com to view your statement for more details.

Thank you for allowing NMAC to service your automotive finance needs.

Please note: If your obligation to pay any debt listed in this statement has been discharged in bankruptcy, or is presently the subject of a bankruptcy court proceeding, bankruptcy court-approved plan or bankruptcy court order, we are not through this communication, attempting to collect any amounts from you as a personal liability, and will only pursue any rights we may have in the bankruptcy courts to the extent allowed by law.

If you choose not to receive reminder emails when your statement is available, log in to www.nissanfinance.com and change your preferences under My Profile/Alert Notification Preferences.

For leases owned by Nissan-Infiniti LT, Nissan Motor Acceptance Corporation acts as Servicer.

REF: STA_N_Vers:03_7_18



CUSTOMER SERVICE
800.456.6622
7AM - 9PM CT Mon - Fri
8AM - 5PM CT Sat



LIVE CHAT
7AM - 7PM CT Mon - Fri



NISSANUSA.COM
MAINTENANCE TIPS,
MANUALS, PARTS AND
ACCESSORIES.

Ritz 000354

PAGE 2 OF 3 TOTAL PAGES



NISSAN MOTOR ACCEPTANCE CORPORATION

BILLING SUMMARY

Statement Date: August 19, 2019

Description	Amount	Tax	Total
PRIOR BILLINGS	\$ 170.23	\$ 11.28	\$ 181.51
BASE RENT	\$ 170.23	\$ 11.28	\$ 181.51

For additional payment information, please call Lease Customer Network.

Total Amount Due: \$ 363.02

Due Date: 09/09/2019

If prior past due billing has been mailed please accept our thanks.

CONTACT US

Lease Customer Network - 800.777.7018
 Automated Response 24 hours, 7 days a week
 Agents Available Monday - Friday 7am-7pm CST

Remit Miscellaneous Fee or Other Charges to:
 Nissan Motor Acceptance Corporation
 P.O. Box 660577
 Dallas, TX 75266-0577



**YOUR ROAD
TO REWARDS.**



Learn more at nissancreditcard.syt.com

ACCOUNT INFORMATION

Account Number:	2500 7889 347
Start Date:	05/10/2017
Monthly Rent:	\$ 181.51
Current Tax Rate:	6.63 %
Vehicle Description:	NISSAN SENTRA 17
Vehicle ID:	3N1AB7AP1HY273133
Maturity Date:	08/09/2019

Please detach and return this coupon along with your payment



NISSAN MOTOR ACCEPTANCE CORPORATION

Mail Monthly Payments to:
 Nissan Motor Acceptance
 Corporation
 PO Box 740596
 Cincinnati, OH 45274-0596

Customer Name: ANDREW RITZ
 94 HALLS CROFT RD UNIT D ,
 FREEHOLD , NJ 077285268

Account Number: 2500 7889 347
 Payment Due By: 09/09/2019

Amount Enclosed:

250 078 0000089347000001 0036302 0 9

Ritz 000379



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Nissan Motor Acceptance Corporation

P.O Box 660360 Dallas, Texas 75266-0360

Telephone: 800 777 7018

ANDREW M RITZ
94 HALLS CROFT RD UNIT D
FREEHOLD, NJ 07728-5268

ACCOUNT INFORMATION	
Statement Date:	September 27, 2019
Due Date:	10/12/19
Account Number:	2500 7889 347
Maturity Date:	05/09/19
Vehicle:	17 NISSAN SENTRA
VIN:	3N1AB7AP1HY273133
Original / Actual Term:	24 / 29 5/3 24/27
Allowed / Actual Mileage:	36278 / 32500 + 24 MONTHS + 3 MONTH EXIT

END OF LEASE LIABILITY STATEMENT

SUMMARY OF CHARGES

Unsatisfied Contract Obligation

Term Tax

Remaining Rents Due

Late Charges Due

NEVER ANYTHING
LATE

9.08

Luxury Tax

Excess Mileage Charge

Excess Wear and Use*

Tax on Excess Wear & Use/ Mileage at (6.625%)

Miscellaneous Charges

Property Tax

Disposition Fee 395.00

Disposition Fee Tax 26.17

Repossession Fee

GROSS LIABILITY 430.25

Payments Reversed

Payments Received

Misc Credits Received

Security Deposit

Previously Refunded

NET LIABILITY \$ 430.25

Have Questions?

Call us at 800.778.4211

For leases owned by Nissan-Infiniti LT, Nissan Motor Acceptance Corporation acts as servicer.*



* Please note the itemization of wear and use is on the back, if applicable. If you purchased a protection product, please contact your provider to start your claim. Refer to your contract package received at inception for contact information and details.

01374 3411985 001692 003065 08002/08003...

Remit this portion with your payment

You may not be liable for the remaining debt if the debt has been or will be discharged in bankruptcy. If you filed for bankruptcy relief, then this notice is for informational purposes only and should not be treated as a request for payment.

REMITTANCE

ANDREW M RITZ
94 HALLS CROFT RD UNIT D
FREEHOLD, NJ 07728-5268

Date September 27, 2019
Lease # 2500 7889 347
Amount Due \$ 430.25
Due Date 10/12/19

MAIL TO

Amount Enclosed: \$ _____

Nissan Motor Acceptance Corporation
P.O. Box 740596
Cincinnati, OH 45274-0596



Changes?

If you are making changes to your address, check the box at left and complete the reverse side.

"MAIL MONTHLY PMTS TO" ADDRESS
ON MONTHLY BILLING SUMMARY STMT.

2500780000089347000001004302501

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CONSUMER STATEMENT

UPDATE REQUESTED:

Add Statement:

Nissan-Infiniti: orig leased veh contract maturity 05/09/2019, Nissan granted extension new mat 08/09/2019. Veh returned want to accept veh. Pointed out to dealer that lease extension agreement contains language that veh must be returned no later date. Dealer refused to accept return since no appt. Left both keys with dealer and the leased vehicle on dealer lot. Surren Freehold office same day 08/09/2019. Have letter from Nissan-Infiniti dated July 31, 2019 stating all 27 payments under original received as of June 19, 2019, with none owing. All pmts by check and processed checks available. AIM lease inspection show lease-end liability stmt to be received 4-6 weeks after lease maturity.

Update Expiration Date:

03/31/2020

2500788****

Investigate Accuracy:

The balance and/or past due amount are/is incorrect

The payment history/rating is incorrect

Additional Comments:

Orig lease mat: 05/09/2019 Lease extend new mat 08/09/2019. Leased vehicle returned 08/09/2019 N, Freehold, NJ 07728. NJ plates to NJMVC Freehold 08/09/2019. Await lease end stmt.

Upload Attachments

1. You may upload supporting documents related to any items under investigation. If you have located a file, click **ADD FILE** button.

Note: The total size of all attachments may not exceed 5 megabytes. Acceptable file types include PDF, JPEG, and TIFF files. We cannot accept compressed or password-protected files.

2. When you're finished selecting all files, click **Submit**. This will submit your investigation to TransUnion. To cancel and return to the Investigation Summary page, click **Cancel**. Please note, this process, you will cancel the entire investigation and all pending documents uploaded.

Nissan Motor Acceptance Corporation
PO Box 660360
Dallas, TX 75266-0360

Attention: Credit Bureau Management Dept.

November 25, 2019

via USPS Certified Mail # 7019 1120 0001 4252 4973

7019 1120 0001 4252 4973

RE: 2017 Nissan Sentra twenty-four month lease with three month extension
Vehicle ID #: 3N1AB7AP1HY273133
start date: May 10, 2017
maturity date: May 09, 2019, lease extension to August 09, 2019
account number: 2500 7889 347

To Whom It May Concern:

I've disputed NISSAN-INFINITI LT reporting with Trans Union, Experian and Equifax. Initial disputes were online. Reinvestigation requests by mail. The documentation attached to this letter was provided along with my letter requests for dispute reinvestigation.

I've received a Nissan Motor Acceptance Corp (NMAC) letter dated 10-23-2019 (enclosed) acknowledging my Verbal dispute (on 10-08-2019, speaking with Anna of NMAC, confirm# 1-107188222503). Same day fax of 16 pages documents to 972-607-8973 (number provided by Anna). The letter indicates your research of the issue and further advises that NMAC credit reporting of one late payment "30 days late" will remain, unchanged.

I received the letter on 10-29-2019. I then contacted NMAC and spoke with Janine. I explained that documentation had already been faxed. I told her that:

- every monthly lease payment on time; confirmed by NMAC letter dated July 31, 2019 (see page 20) (front and back of every cleared check is available)
- AIM lease inspection (two, 03-26 and 06-10-2019) were scheduled and completed
- vehicle return on time and as per Lease Contract, Lease Extension Agreement
- End-of-Lease liability paid on time, check clears before due date (pgs 8, 11, 21, 22)

In my discussion with Janine, I explained the difficulty in returning the vehicle to the leasing Nissan dealership on 08-09-2019. In my opinion, car was returned in more or less excellent condition - washed and vacuumed. After waiting for the Sales Manager to become available, he would not allow the vehicle return because I didn't have an appointment. I left the car on the dealership lot since the Lease Extension Agreement specifically states (vehicle owner directs me) that vehicle must be returned no later than 08-09-2019. Both vehicle keys were left with the Sales Manager. New Jersey license plates F40HWX on the vehicle were returned to NJMVC Freehold on 08-09-2019. (see pgs 4, 14, 17)

I explained to Janine as to why the vehicle was left on the dealership lot and that I immediately notified NMAC via website chat when I returned home:

- Lease Extension Agreement states, "Your vehicle must be returned no later than three (3) month(s) after your above-referenced original scheduled lease maturity date." Also, "Your new extension period will end 8/9/2019." (see page 16.) Original scheduled maturity 05-09-2019 is noted near to top right of this one-page document.

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- Lease Contract, "Item 12, Vehicle Return. When your Lease terminates, whether early or as scheduled, you will return the Vehicle to a Nissan dealer or other location we specify. You will complete a statement of this Vehicle's mileage at termination as required by federal law..." (see page 15) No mention anywhere in Item 12 of an appointment being required in order to return the vehicle at end of lease as Freehold Nissan's Sales Manager insists. As well, there is no mention in the Lease Extension Agreement. (see page 16). Explained to NMAC via Chat on 09-26-2019 (see page 17).
- NMAC was notified by me via Chat on 08-09-2019 of what had occurred in trying to return the vehicle. In this Chat, I wrote that, "The vehicle was left, without license plates, at the Freehold Nissan dealership, Route 9, Freehold, in the dealerships lot next to sales." The representative subsequently wrote, "I'm submitting a complaint, noting that you returned the vehicle and putting the preliminary grounding, but at this time that is all that I can do." Also, "You will receive the final liability statement in 4-6 weeks with the disposition fee on it." (see page 4). I believe my responsibility was fulfilled at this point, per written agreements. Nissan should have sent someone to ascertain that the vehicle (their property) was in fact where I wrote that it was, its mileage and condition.

Regarding Janine suggesting NOT leaving the vehicle in dealership lot and phoning NMAC:

- Contained in a legally binding agreement in writing, the owner, Nissan-Infiniti, states that I must return the vehicle by 08-09-2019. This also reiterated in Chat by NMAC (see page 19). I had no written nor verbal permission from the owner to keep the car past 08-09-2019. As such, on 08-10-2019 comes possibility the vehicle could be repossessed; or worse, vehicle towed at any time as result of vehicle stop by police.
- I did in fact contact NMAC by chat, in writing, 08-09-2019 (same day) to explain what had occurred at Freehold Nissan more or less one hour previous. I wasn't told to go back and get the vehicle off of the lot.
- Likely, I would have owed an immediate, additional monthly lease payment to 09-09-2019 that I wasn't willing to be obligated to.
- Likely too, I would have had to complete yet another AIM vehicle inspection.

The vehicle was finally "grounded" by Freehold Nissan with a date of 09-20-2019, officially returned as noted in a letter from Freehold Nissan to NMAC (see page 14). I believe this may ultimately be causing the incorrect reporting of a "30 days late" payment. The "grounding" date should be 08-09-2019, the on time date I actually returned the vehicle.

I'm puzzled by NMAC's continued insistence of my being late with anything regarding my Nissan vehicle lease. It has caused my 800+ FICO score before NMAC late reporting to drop to just over 700 after. NMAC is the only negative entry to my credit report. Waiting for this issue to be resolved before applying for credit is in my best interest. NMAC has recently changed their reporting of month 08-2019 (previously "30 days late" to now "OK") and added 09-2019 ("30 days late"). Puzzled especially, as I continue to provide the explanation above and documentation of it. Much of this documentation is in NMAC's own possession.

Please review and report my NISSAN-INFINITI LT vehicle lease account accurately.

Sincerely,

Andrew Ritz
94 Halls Croft Road, Unit D
Freehold, NJ 07728
home tel/fax: 732-294-8625

my total costs to date:	77.36
photocopies	19.44
certified mail	21.15
mileage	36.77

Ritz 000229
Ritz AGL



Nissan Motor Acceptance Corporation

P O Box 560360
Dallas, Texas 75266-0360
Telephone 800 777 7018

100 100 100 100 100 100 100 100 100 100

October 23, 2019

>00363 3498590 001 008143
ANDREW RITZ
94 HALLS CROFT RD UNIT D
FREEHOLD NJ 077285268

000024 1192621 001271 001271 01 / 01

Re: Account Number: 25007889347

Dear ANDREW RITZ:

Thank you for contacting Nissan Motor Acceptance Corporation (NMAC). On 9/26/2019 we received your Verbal dispute.

Our research indicates that the information we have furnished to the credit reporting agencies regarding this account is accurate. We will not be revising the reporting per your request. It is not at our discretion to alter your credit file, regardless of explanation, if the reporting reflects how the account was actually paid. The credit reporting agencies offer the opportunity to add, to your credit record, an explanation of your specific reasons for potential creditors to review.

Listed below is a credit rating on the above-referenced account.

Account Status:	Closed
Open Date:	5/10/2017
Closed Date:	10/8/2019
Monthly Due Date:	9/25/2019
Monthly Payment Amount:	\$181.51
Original Amount Financed:	\$4,356.24
Balance Remaining:	\$0.00
Buyer:	ANDREW M RITZ
Co-buyer:	MICHAEL RITZ
Payment History:	1 X 30 - 08/09/19 0 X 60 - 0 X 90 -

If you disagree with our findings, please mail supporting documentation to the following address:

Nissan Motor Acceptance Corporation
Attention: Credit Bureau Management Dept.
PO Box 660360
Dallas, TX 75266-0360

In accordance with the Fair Credit Reporting Act (FCRA), Nissan Motor Acceptance Corporation is committed to furnishing accurate account information to the credit reporting agencies to which it subscribes (Experian, Equifax, and TransUnion).

If you have any questions about the above information please contact customer service at 800.777.7018 from 7:00 A.M. to 7:00 P.M., CST, Monday through Friday and 8:00 A.M. to 5:00 P.M., CST on Saturday.

Sincerely,

Credit Bureau Management Team
Nissan Motor Acceptance Corporation
Dallas Customer Service Center

For leases owned by Nissan Infiniti LT, Nissan Motor Acceptance Corporation acts as administrator.

Ritz 000230



NISSAN MOTOR ACCEPTANCE CORPORATION

8900 Freeport Parkway
Irving, Texas 75063-2438
Mailing Address: P.O. Box 660360
Dallas, Texas 75266-0360

December 19, 2019

ANDREW RITZ
94 HALLS CROFT ROAD, UNIT D
FREEHOLD, NJ 07728

Dear ANDREW RITZ:

RE: Account Number: 25007889347

Nissan Motor Acceptance Corporation (NMAC) received your letter wherein you disputed negative information appearing on your credit bureau report, or requested validation of your debt.

NMAC records indicate we previously investigated your account and responded to your concerns on 10/22/19. NMAC determined your account is reporting accurately and our position remains unchanged.

For further consideration, please mail any additional supporting information and documentation to the following address:

Nissan Motor Acceptance Corporation
Attention:
P.O. Box 660360
Dallas, TX 75266-0360

Thank you,

Credit Bureau Management Team
Nissan Motor Acceptance Corporation

Ritz 000227